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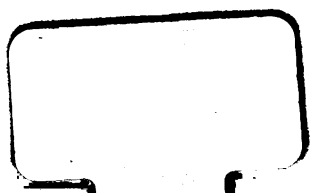
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ABSTRACT
EXHIBITING THE CONDITION
OF THE
BANKS OF RHODE-ISLAND,
ON
MONDAY, THE 8th DAY OF SEPTEMBER,
1851,

**FROM THE RETURNS MADE TO THE GENERAL ASSEMBLY AT ITS
ANNUAL OCTOBER SESSION.**

BY ASA POTTER,
SECRETARY OF STATE.

PROVIDENCE;
PRINTED BY SAYLES & MILLER.
1851.


1856, Nov. 3.

Abstracts for 1851-55.

Gift of the State.



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The Secretary's Circular, as by law provided, was issued on the 10th of September, 1851, requiring the Banks to make Returns of their condition on the 8th of September, 1851.



BANK RETURNS.

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	PROVIDENCE.				
	American.	Arcade.	Bank of America.	Bank of Commerce.	Blackstone Canal.
DUE FROM THE BANKS.					
Capital Stock actually paid in, .	\$727,600 00	500,000 00	80,000 00	239,360 00	500,000 00
Bills in circulation,	88,788 00	76,604 00	*30,697 00	34,658 00	254,800 00
Deposits on interest,	15,213 52	14,937 39	1,487 32	3,599	
Deposits not on interest, . . .	32,911 86	55,896 18	1,073 77	45,533 02	123,083 07
Debts due to other Banks, . . .	9,282 39	12,653 59	- -	- -	15,834 21
Dividends unpaid,		1,807 00	- -	- -	1,769 00
Net profits on hand,	35,652 54	16,272 60	1,875 38	7,849 28	38,439 78
Total amount of liabilities, . .	909,448 31	678,170 76	115,133 47	330,999 30	933,926 06
RESOURCES OF THE BANKS.					
Debts due from Directors, . . .	11,750 00	11,000 00	3,600 00	- -	29,813 00
“ due from other Stockholders, .	40,237 00	25,950 00	3,471 00	14,958 80	6,575 00

BANK RETURNS.

PROVIDENCE.

	American.	Arcade.	Bank of America.	Bank of Commerce.	Blackstone Canal.
Debts due from all others,	819,896 91	623,292 68	88,909 77	293,612 77	748,867 32
Specie actually in Bank,	10,006 61	5,100 73	2,099 35	2,000 83	10,800 00
Bills of other Banks,	6,056 26	4,121 00	10,695 27	14,505 26	44,139 29
Deposits in other Banks,	8,989 61	8,706 35	6,358 08	5,921 64	69,731 45
Amount of its own Stock held by the Bank,	-	-	-	-	-
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	12,511 92	-	-	-	-
Real Estate,	-	-	-	-	24,000 00
Other property,	-	-	-	-	-
Total amount of resources,	909,448 31	678,170 76	115,133 47	330,999 30	933,925 06
Increase of Capital since last return,	88,700 00	-	-	-	-

SEPTEMBER 8, 1851.

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Par value of Shares,	50 00	50 00	50, \$30 paid in	25 00
Date, rate per cent. and amount of dividend,	May 7, 1851. 7 per cent. per annum. 23,894 50	July 6, 1851. 8 per cent. per annum. 20,000 00	-	July 7, 1851. 6 per cent. per annum. 15,000 00
Amount of suspended paper considered bad or doubtful,	130 00	-	-	200 00
Reserved profits at the time of the last Dividend,	16,038 96	10,918 14	-	30,000 00
Amount loaned on pledges of Stock in the Bank,	15,335 00	-	-	7,575 00
Amount and description of Stock held as collateral security for loans. See notes.				
Debts due and not paid,	6,466 67	-	-	10,150 00
Largest amount of indebtedness from any one person or firm,	38,700 00	53,500 00	3,672 00	35,000 00
Amount of bills in circulation under five dollars,	11,112 00	* 31,082 00 *Sept. 10.	† - †No return.	80,028 00

BANK RETURNS.

PROVIDENCE.					
DUE FROM THE BANKS.	City.				
	Commercial.	Eagle.	Exchange.	Globe.	
Capital Stock actually paid in, . . .	200,000 00	495,200 00	500,000 00	485,850 00	
Bills in Circulation, . . .	61,885 00	64,360 25	58,000 00	49,938 00	
Deposits on interest, . . .	21,712 00	- -	- -	736 01	
Deposits not on interest, . . .	25,733 59	37,123 62	39,864 05	60,509 20	
Debts due to other Banks, . . .	3,901 98	9,378 81	23,095 58	33,375 99	
Dividends unpaid, . . .	469 75	- -	1,179 50	- -	
Net profits on hand, . . .	21,689 14	15,593 66	27,517 69	22,743 95	
Total amount of liabilities, - . .	335,391 71	621,656 34	649,656 82	653,153 15	
RESOURCES OF THE BANK.					
Debts due from Directors, . . .	14,450 00	18,000 00	12,100 00	18,800 00	
Debts due from other Stockholders, . .	14,588 70	5,355 00	9,628 40	8,995 58	

SEPTEMBER 8, 1851.

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Debts due from all others, . . .	280,263 35	525,614 48	590,120 87	566,488 96	619,511 81
Specie actually in Bank, . . .	1,163 70	4,937 06	2,002 87	3,433 32	1,764 21
Bills of other Banks, . . .	3,987 00	3,465 00	1,428 28	7,947 00	3,731 55
Deposits in other Banks, . . .	4,666 96	539 09	4,649 32	59 14	350 00
Amount of its own Stock held by the Bank, . . .	-	-	100 00	-	-
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank, . . .	-	-	-	-	-
Real Estate, . . .	16,272 00	-	-	50,000 00	-
Other property, . . .	-	-	-	-	-
Total amount of resources, . . .	335,391 71	559,680 63	621,656 34	649,656 32	653,153 15
Increase of Capital since last return,	-	24,900 00	52,850 00	-	57,850 00
Par value of Shares, . . .	50 00	50 00	50 00	50 00	50 00

BANK RETURNS.

	PROVIDENCE.				
	City. July 7, 1851. 8 pr ct. per ann.	Commercial. July 15, 1851.	Eagle. May 15, 1851. 7 pr ct. per ann.	Exchange. July 7, 1851, 7 pr ct. per ann.	Globe. May 9, 1851. 7 pr ct. per ann.
Date, rate pr ct. and amount of dividend,	7,972 51	16,668 00	16,899 75	17,500 00	15,998 50
Amount of suspended paper considered bad or doubtful,	784 40	-	-	-	-
Reserved profits at the time of the last Dividend,	18,000 95	-	7,598 31	20,055 59	11,032 70
Amount loaned on pledges of Stock in the Bank,	17,182 94	16,625 00	7,005 00	8,500 00	6,685 00
Amount and description of Stock held as collateral security for loans. See notes.					
Debts due and not paid,	13,176 81	-	3,924 00	-	750 00
Largest amount of indebtedness from any one person or firm,	10,167 00	16,500 00	36,200 00	56,200 00	105,070 00
Amount of bills in circulation under five dollars,	37,725 25	21,000 00	34,105 25	No return.	9,421 15

BANK RETURNS.

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	PROVIDENCE.				
	High Street.	Manufacturers.	Mechanics and Manufacturers.	Mechanics.	Merchants.
DUE FROM THE BANKS.					
Capital Stock actually paid in, . .	120,000 00	500,000 00	186,150 00	500,000 00	500,000 00
Bills in circulation,	43,479 00	67,273 00	36,941 50	59,123 00	26,778 00
Deposits on interest,	- -	10,750 00	19,703 97	- -	- -
Deposits not on interest, . . .	27,644 81	47,266 80	24,420 63	25,856 79	25,502 26
Debts due to other Banks, . .	5,530 30	20,584 57	770 74	14,495 18	556,029 56
Dividends unpaid,	128 00	434 00	1,046 00	1,631 00	2,575 75
Net profits on hand,	4,522 54	31,074 12	16,982 31	14,670 73	27,347 53
Total amount of liabilities, . .	201,304 65	677,382 43	286,015 15	615,776 70	1,138,233 10
RESOURCES OF THE BANKS.					
Debts due from Directors, . .	12,300 00	28,462 00	11,150 00	5,850 00	6,150 00
“ due from other Stockholders, .	1,484 00	1,300 00	18,665 00	11,056 72	2,800 00

BANK RETURNS.

PROVIDENCE.

	High Street.	Manufacturers.	Mechanics and Manufacturers.	Mechanics.	Merchants.
Debts due from all others,	176,775 21	629,544 37	204,335 40	552,050 46	585,794 30
Specie actually in Bank,	3,630 87	13,745 34	2,200 00	5,111 05	28,151 46
Bills of other Banks,	2,514 57	1,391 00	2,981 98	10,768 41	282,836 85
Deposits in other Banks,	- -	624 20	3,169 13	8,147 60	204,300 49
Amount of its own Stock held by the Bank,	- -	- -	- -	- -	- -
Amount and description of Stock in other Banks, and of other Stock, owned by the Bank,	- -	- -	- -	- -	- -
Real Estate,	4,600 00	2,315 52	- -	20,000 00	28,200 00
Other property,	- -	- -	443 61 242,945 12	2,792 46	- -
Total amount of resources,	201,304 65	677,382 43	43,070 03* 286,015 15	615,776 70	1,138,233 10
Increase of Capital since last return,	- -	- -	- -	- -	- -

*\$43,070 03 Deficit of Cashier.

Par value of Shares,	50 00	100 00	50 00	50 00	50 00
Date, rate pr ct. and amount of dividend,	July 30, 1851. 8 pr ct. per ann. 4,800 00	April 3, 1851. 7 pr ct. per ann. 17,500 00	July, 1851. 2 pr ct. 3,723 00	June 30, 1851. 7 pr ct. per ann. 17,500 00	May 9, 1851, 8 pr ct. per ann. 20,000 00
Amount of suspended paper considered bad or doubtful,	- -	- -	23,163 37	1,058 00	296 77
Reserved profits at the time of the last Dividend,	2,983 03	15,344 54	2,321 96	9,402 40	15,153 76
Amount loaned on pledges of Stock in the Bank,	2,500 00	5,300 00	- -	5,275 00	5,700 00
Amount and description of Stock held as collateral security for loans. See notes.					
Debts due and not paid,	6,661 89	1,261 46	4,147 24	10,298 27	27,413 48
Largest amount of indebtedness from any one person or firm,	14,412 00	35,000 00	28,655 05	26,000 00	91,309 16
Amount of bills in circulation under five dollars,	18,627 00	23,289 00	28,000 00	15,016 00	5,613 00

BANK RETURNS.

	PROVIDENCE.				
	National.	North America.	Pawtuxet.	Phenix.	Providence.
DUE FROM THE BANKS.					
Capital Stock actually paid in, . . .	140,000 00	500,000 00	150,000 00	300,000 00	500,000 00
Bills in circulation,	136,325 75	56,799 00	45,435 00	90,463 00	128,800 00
Deposits on interest,	17,147 81	8,000 00	30 00	1,886 70	20,000 00
Deposits not on interest,	38,211 22	50,204 30	20,289 94	69,922 61	72,074 93
Debts due to other Banks,	4,663 46	962 34	- -	2,394 63	45,098 09
Dividends unpaid,	- -	1,844 50	1,546 25	- -	- -
Net profits on hand,	7,399 85	14,466 44 } Due State on ac't	12,433 41	35,002 87	142,806 88
Total amount of liabilities, . . .	343,748 09	1,428 44 } 633,705 07	229,734 60	499,669 81	908,779 90
RESOURCES OF THE BANKS.					
Debts due from Directors,	6,225 00	8,000 00	8,700 00	16,900 00	- -
“ due from other Stockholders, .	12,210 00	14,000 00	14,170 00	6,749 29	16,100 00

BANK RETURNS.

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Debts due from all others, . . .	251,839 50	583,927 06	197,184 90	435,264 90	818,340 18
Specie actually in Bank, . . .	6,475 00	7,926 32	1,910 70	2,911 93	23,236 72
Bills of other Banks, . . .	43,740 78	5,512 13	3,669 00	10,722 46	19,309 01
Deposits in other Banks, . . .	23,257 81	12,955 06	4,100 00	471 44	17,793 99
Amount of its own Stock held by the Bank,	- -	1,384 50	- -	- -	- -
Amount and description of Stock in other Banks, and of other Stock, owned by the Bank,	- -	- -	- -	23,744 55	- -
Real Estate,	- -	- -	- -	- -	14,000 00
Other property,	- -	- -	- -	2,905 24	- -
Total amount of resources, . . .	343,748 09	633,705 07	229,734 60	499,669 81	908,779 96
Increase of Capital since last return,	20,000 00	- -	6,450 00	100,000 00	- -
Par value of shares, - - -	100 00	50 00	50 00	50 00	400 00

BANK RETURNS.

	PROVIDENCE.				
	National. July, 10 per ct. 7,000 00	North American. July 7, 1851. 7 pr ct. per ann. 17,500 00	Pawtuxet. Aug. 6, 1851. 8 pr ct. per ann. 6,000 00	Phenix. May 20, 1851. 8 pr ct. per ann. 12,000 00	Providence. April 1, 1851. 8 pr ct. per ann. 20,000 00
Date, rate pr ct. and amount of dividend,					
Amount of suspended paper considered bad or doubtful,	2,700 00	200 00	- -	715 00	- -
Reserved profits at the time of the last Dividend,	4,587 13	7,965 19	10,000 00	27,441 76	121,391 56
Amount loaned on pledges of Stock in the Bank,	9,875 00	8,175 00	10,175 00	1,292 00	2,200 00
Amount and description of Stock held as collateral security for loans. See Notes.					
Debts due and not paid,	13,121 24	6,000 00	2,355 00	2,772 00	- -
Largest amount of indebtedness from any one person or firm,	14,000 00	37,000 00	6,600 00	14,052 00	90,700 00
Amount of bills in circulation under five dollars,	81,671 75	38,520 00	29,115 00	34,563 00	50,470 00

SEPTEMBER 8, 1851.

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PROVIDENCE.

	Roger Williams.	State Bank.	Traders.	Union.	Weybosset.
DUE FROM THE BANKS.					
Capital Stock actually paid in, . .	499,950 00	117,950 00	200,000 00	500,000 00	400,000 00
Bills in circulation,	62,033 00	82,234 00	56,478 00	58,870 00	44,911 25
Deposits on interest,	- -	1,000 00	- -	- -	- -
Deposits not on interest, . . .	98,831 83	21,501 73	38,756 13	34,791 65	38,563 91
Debts due to other Banks, . .	19,645 91	480 01	7,848 63	21,341 85	24,363 20
Dividends unpaid,	10,235 59	96 00	1,196 50	1,522 50	3,275 50
Net profits on hand,	43,030 42	4,037 17	11,469 85	13,456 48	3,151 58
Total amount of liabilities, . .	733,726 75	227,298 91	315,749 11	629,982 48	514,267 44
RESOURCES OF THE BANKS.					
Debts due from Directors, . .	1,100 00	6,460 00	8,700 00	3,450 00	4,984 39
“ due from other Stockholders, .	2,350 00	8,125 00	955 00	1,600 00	7,910 00

BANK RETURNS.

	PROVIDENCE.				
	Roger Williams.	State Bank.	Traders.	Union.	Weybosset.
Debts due from all others,	658,837 36	195,789 01	299,415 28	590,020 79	492,376 21
Specie actually in Bank,	20,016 68	1,890 75	1,571 81	11,231 00	3,357 14
Bills of other Banks,	17,711 94	6,867 57	2,617 00	9,233 09	4,229 54
Deposits in other Banks,	19,710 77	8,166 58	2,322 05	2,967 60	1,410 16
Amount of its own Stock held by the Bank,	-	-	-	-	-
Amount and description of Stock in other Banks, and of other Stock, owned by the Bank,	-	-	-	-	-
Real Estate,	14,000 00	-	-	11,480 00	-
Other property,	-	-	exps. 167 97	-	-
Total amount of resources,	733,726 75	227,298 91	315,719 11	629,982 48	514,267 44
Increase of Capital since last return,	-	44,890 00	-	-	-

Par value of shares,	-	-	-	75 00	50 00	50 00	50 00
Date, rate pr ct. and amount of dividend,	Sept. 4, 1851.	April 1, 1851.	June 16, 1851.	June 30, 1851.	Aug. 6, 1851.		
	3½ per cent.	8 pr ct. per ann.	8 pr ct. per ann.	7 pr ct. per ann.	7 pr ct. per ann.		
	17,498 25	4,000 00	8,000 00	17,500 00	14,000 00		
Amount of suspended paper considered bad or doubtful,	-	2,420 00	-	2,766 94	807 00		
Reserved profits at the time of the last Dividend,	41,426 23	2,500 00	6,514 42	10,253 20	-		
Amount loaned on pledges of Stock in the Bank,	3,450 00	1,125 00	8,005 00	1,500 00	3,110 00		
Amount and description of Stock held as collateral security for loans. See Notes.							
Debts due and not paid,	-	-	1,647 99	1,522 47	4,046 75		
Largest amount of indebtedness from any one person or firm,	49,542 00	10,005 00	13,500 00	33,000 00	25,500 00		
Amount of bills in circulation under five dollars,	17,437 00	15,114 00	Sept. 10. 19,494 00	34,305 00	-		

BANK RETURNS.

	PROVIDENCE.		NEWPORT.			
	Smithfield Lime Rock.	Merchants.	N. E. Commercial.	Newport.	Newport Exchange.	
DUE FROM THE BANKS.						
Capital Stock actually paid in, . . .	151,850 00	100,000 00	75,000 00	120,000 00	60,000 00	
Bills in Circulation, . . .	61,622 00	41,521 00	32,841 00	34,338 00	20,932 00	
Deposits on interest, . . .	18,693 13	- -	- -	- -	2,000 00	
Deposits not on interest, . . .	19,962 77	36,948 78	32,409 28	21,913 21	19,702 85	
Debts due to other Banks, . . .	65 41	1,184 11	519 75	1,651 37	2,893 21	
Dividends unpaid, . . .	1,693 00	222 00	448 50	604 80	- -	
Net profits on hand, . . .	3,716 94	5,271 50	5,015 99	4,183 40	2,888 05	
Total amount of liabilities, - . .	257,603 25	185,147 39	146,234 52	182,690 78	108,416 11	
RESOURCES OF THE BANK.						
Debts due from Directors, . . .	5,470 00	11,733 00	7,684 60	10,000 00	3,113 00	
Debts due from other Stockholders, . .	37,489 00	2,415 00	4,825 00	6,276 00	4,160 00	

Debts due from all others,	203,863 02	135,869 40	102,174 47	148,164 70	64,769 72
Specie actually in Bank,	402 71	6,850 32	2,399 08	3,536 23	3,285 94
Bills of other Banks,	1,283 00	8,067 28	5,076 85	4207 69	10,143 52
Deposits in other Banks,	9,095 52	11,577 69	-	-	8,445 44
Amount of its own Stock held by the Bank,	-	4,900 00	950 00	-	4,100 00
Amount and description of Stock in other Banks, and of other Stock, owned by the Bank,	-	-	-	100 00	10,380 00
Real Estate,	-	3,734 70	2,844 24	10,406 16	-
Other property,	-	-	-	-	18 49
Total amount of resources,	257,603 25	185,147 39	146,234 52	182,690 78	108,416 11
Increase of Capital since last return,	51,750 00	-	-	-	-
Par value of shares,	50 00	100 00	50 00	60 00	50 00

BANK RETURNS.

	NEWPORT.				
	PROVIDENCE.				
	Smithfield Lime Rock.	Merchants.	N. E. Commercial.*	Newport.*	NewportExchange*
Date, rate pr ct. and amount of dividend,	July 7, 1851. 3½ per cent. 5,195 75	April, 1851. 3 per cent. 3,000 00	July 1, 1851. 3½ per cent. 2,625 00	July 1, 1851. 8 pr ct. per ann. 4,800 00	May 5, 1851. 6 pr ct. per ann. 1,677 00
Amount of suspended paper considered bad or doubtful, - - -	491 72	1,131 61	- - -	- - -	7,00 00
Reserved profits at the time of the last Dividend, - - - - -	1,642 47	702 07	3,635 04	2,494 45	1,326 81
Amount loaned on pledges of Stock in the Bank,	9,961 00	7,015 00	9,625 00	14,486 00	5,173 00
Amount and description of Stock held as collateral security for loans. See Notes.					
Debts due and not paid,	3,883 59	6,121 16	30,800 00	2,034 00	5,140 67
Largest amount of indebtedness from any one person or firm, . . .	19,700 00	11,574 00	44,200 00	26,850 00	5,000 00
Amount of bills in circulation under five dollars,	Sept. 10. 29,016 00	10,789 00	5,738 00	6,500 00	3,967 00

* See Notes.

* See Notes.

* See Notes.

	NEWPORT.			SMITHFIELD.		
	R. Island Union.	Rhode Island.*	*Traders.	Smithfield Exchange	Glebe.	
DUE FROM THE BANKS.						
Capital Stock actually paid in, . . .	165,000 00	100,000 00	60,000 00	50,000 00	100,000 00	
Bills in Circulation, . . .	25,956 00	40,139 00	51,797 50	38,760 00	41,537 00	
Deposits on interest, . . .	- -	1,948 30	1,853 17	548 97	- -	
Deposits not on interest, . . .	58,693 79	15,853 71	47,196 50	3,899 73	10,744 31	
Debts due to other Banks, . . .	459 18	3,377 07	- -	2,085 70	12,147 22	
Dividends unpaid, . . .	867 50	690 00	170 00	622 80	1,355 13	
Net profits on hand, . . .	1,596 58	1,815 47	4,565 54	2,698 12	4,249 74	
Total amount of liabilities, - . .	252,573 05	163,823 55	165,582 71	98,615 32	170,033 40	
RESOURCES OF THE BANK.						
Debts due from Directors, . . .	9,550 00	13,324 85	4,840 00	2,215 00	3,900 00	
Debts due from other Stockholders, . .	6,295 00	8,314 10	6,210 00	1,325 00	11,600 00	

*See Notes.

*See Notes.

BANK RETURNS.

	NEWPORT.			SMITHFIELD.	
	Rhode Island Union.	Rhode Island	Traders.	Smithfield Exchange	Globe.
Debts due from all others, . . .	193,255 00	117,794 74	119,866 51	75,938 33	150,681 94
Specie actually in Bank, . . .	5,295 87	2,545 58	3,371 69	2,086 99	1,332 92
Bills of other Banks, . . .	6,569 54	2,502 35	8,795 12	200 00	72 00
Deposits in other Banks, . . .	22,747 57	456 87	22,499 39	7,500 00	500 00
Amount of its own Stock held by the Bank,	- -	901 20	- -	- -	- -
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	- -	12,428 00	- -	9,350 00	1,946 54
Real Estate,	8,567 63	3,500 00	- -	- -	- -
Other property,	292 44	2,055 86	- -	- -	- -
Total amount of resources, . . .	252,573 05	163,823 55	165,582 71	98,615 32	170,033 40
Increase of Capital since last return,	- -	- -	- -	5,000 00	11,225 00

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Par value of shares,	95 00	100 00	40 00	30 00	25 00
Date, rate pr ct. and amount of dividend,	July 1, 1851. 44 pr ct. pr ann. 3,474 00	July, 1851. 6 per cent. 3,000 00	July 1, 1851. 5 pr cent. 6 mo. 3,000 00	July 7, 1851. 4 pr cent. 6 mo. 1,800 00	Aug. 6, 1851. 4 pr cent. 6 mo. 4,000 00
Amount of suspended paper considered bad or doubtful,	120 00	66 61	730 83	-	-
Reserved profits at the time of the last Dividend,	8,519 49	1,060 30	2,659 98	1,721 93	3,215 71
Amount loaned on pledges of Stock in the Bank,	4,625 00	10,714 00	6,210 00	3,315 00	-
Amount and description of Stock held as collateral security for loans. See Notes.					
Debts due and not paid,	2,940 00	1,187 64	3,427 50	2,618 00	-
Largest amount of indebtedness from any one person or firm,	14,000 00	21,364 89	18,000 00	7,725 00	15,151 00
Amount of bills in circulation under five dollars,	10,188 00	10,059 00	9,436 50	-	Sept. 15. 10,060 00

BANK RETURNS.

	SMITHFIELD.			BRISTOL.		
	Smithfield Union.	Village.	Bristol.	Commercial.	Eagle.	
DUE FROM THE BANKS.						
Capital Stock actually paid in, . . .	74,050 00	60,000 00	150,000 00	52,500 00	50,000 00	
Bills in Circulation, . . .	14,015 00	19,397 00	12,318 00	20,191 00	20,890 00	
Deposits on interest, . . .	- -	- -	- -	- -	- -	
Deposits not on interest, . . .	2,865 72	2,458 00	893 39	7,726 42	3,315 44	
Debts due to other Banks, . . .	3,556 47	- -	8,043 49	- -	381 32	
Dividends unpaid, . . .	1,294 05	291 00	1,846 00	271 25	11 25	
Net profits on hand, . . .	2,776 89	1,987 42	358 00	2,198 13	6,281 28	
Total amount of liabilities, - . .	98,558 13	84,133 42	173,458 88	82,886 80	80,869 29	
RESOURCES OF THE BANK.						
Debts due from Directors, . . .	2,585 00	2,850 00	31,393 81	7,775 00	27,540 00	
Debts due from other Stockholders, . .	- -	1,146 00	61,579 88	750 00	2,100 00	

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Debts due from all others,	90,099 20	67,398 11	70,269 24	47,130 15	47,194 13
Specie actually in Bank,	2,880 10	2,256 14	2,167 83	1,212 16	1,320 91
Bills of other Banks,	513 83	353 00	1,610 12	1,811 00	626 47
Deposits in other Banks,	2,000 00	10,130 17	-	1,801 26	2,087 78
Amount of its own Stock held by the Bank,	-	-	5,300 00	525 00	-
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	480 00	-	600 00	8,233 33	-
Real Estate,	-	-	538 00	13,648 90	-
Other property,	-	-	-	-	-
Total amount of resources,	98,558 13	84,133 42	173,458 88	82,886 80	80,869 29
Increase of Capital since last return,	5,700 00	-	-	-	-
Par value of Shares,	50 00	50 00	100 00	35 00	25 00

BANK RETURNS.

	SMITHFIELD.			BRISTOL.		
	Smithfield Union. Aug. 18, 1851. 7 per cent.	Village. May 5, 1851. 7 per cent.	Bristol. July 9, 1851. 2½ per cent.	Commercial. April 9, 1851. 4 pr cent. 6mo.	Eagle. Jan. 1, 1851. 4 per cent.	
Date, rate pr ct. and amount of dividend,	2,588 25	2,100 00	3,750 00	2,100 00	2,000 00	
Amount of suspended paper considered bad or doubtful, . . .	1,221 85	-	4,250 00	-	-	
Reserved profits at the time of the last Dividend, . . .	2,746 77	684 02	-	705 16	4,164 67	
Amount loaned on pledges of Stock in the Bank, . . .	-	-	30,212 65	3,150 00	24,040 00	
Amount and description of Stock held as collateral security for loans. See notes.						
Debts due and not paid, . . .	-	732 30	21,664 76	2,575 83	16,856 38	
Largest amount of indebtedness from any one person or firm, . . .	15,900 00	14,500 00	58,644 00	16,000 00	21,940 00	
Amount of bills in circulation under five dollars, . . .	Sept. 10. 6,340 00	Sept. 16. 8,984 00	-	Sept. 11. 11,153 00	Sept. 12. 9,191 00	

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	BRISTOL.		WARWICK.		CUMBERLAND.	
	Freemens.	Centreville.	Warwick.	Citizens.	Cumberland.	
DUE FROM THE BANKS.						
Capital Stock actually paid in, . .	65,000 00	50,000 00	25,000 00	24,435 60	100,000 00	
Bills in Circulation, . .	36,234 00	24,158 00	6,947 00	20,442 00	51,811 00	
Deposits on interest, . .	- -	- -	- -	- -	- -	
Deposits not on interest, . .	15,227 12	16,989 81	4,342 56	2,142 28	9,714 45	
Debts due to other Banks, . .	- -	- -	- -	- -	- -	
Dividends unpaid, . .	267 40	133 01	- -	- -	- -	
Net profits on hand, . .	1,420 18	1,492 84	227 64	562 68	7,656 11	
Total amount of liabilities, - .	118,148 70	92,773 66	36,517 20	47,562 56	169,181 56	
RESOURCES OF THE BANK.						
Debts due from Directors, . .	10,250 00	1,690 00	2,200 00	5,619 75	10,700 00	
Debts due from other Stockholders, .	8,711 00	1,015 00	150 00	6,472 21	1,750 00	

BANK RETURNS.

	BRISTOL.		WARWICK.		CUMBERLAND.	
	Freemens.	Centreville.	Warwick.	Citizens.	Cumberland.	
Debts due from all others,	90,916 00	63,713 54	28,256 27	27,688 78	135,415 56	
Specie actually in Bank,	2,145 00	3,585 67	1,266 68	885 52	3,870 00	
Bills of other Banks,	3,836 00	338 00	183 00	1,909 00	2,380 72	
Deposits in other Banks,	2,290 70	9,401 48	1,806 25	4,518 91	13,065 28	
Amount of its own Stock held by the Bank,	-	-	1,625 00	-	-	
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	-	10,000 00	{ Bank stock, 530 00	-	-	
Real Estate,	-	3,029 97	-	-	2,000 00	
Other property,	-	-	500 00	468 39	-	
Total amount of resources,	118,148 70	92,773 66	36,517 20	47,562 56	169,181 56	
Increase of Capital since last return,	-	-	-	-	-	

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Par value of Shares,	-	50 00	25 00	25 00	50 00
Date, rate pr ct. and amount of dividend,	July 7, 1851. 6 per cent. 1,950 00	July 4, 1851. 7 per cent. 1,750 00	July 24, 1851 7 per cent. 875 00	Bank went in- to operation Ju- ly 7, 1851.	March 31, 1851. 8 per cent. 4,000 00
Amount of suspended paper consid- ered bad or doubtful,	-	1,889 00	270 00	-	-
Reserved profits at the time of the last Dividend,	153 06	222 62	86 17	-	4,133 50
Amount loaned on pledges of Stock in the Bank,	7,276 00	2,565 00	2,350 00	-	-
Amount and description of Stock held as collateral security for loans. See notes.					
Debts due and not paid,	14,733 33	5,424 13	6,300 46	-	1,255 30
Largest amount of indebtedness from any one person or firm,	10,589 06	7,500 00	5,700 00	3,500 00	18,000 00
Amount of bills in circulation under five dollars,	Records burnt, and cannot de- signate.	-	4,024 00	7,000 00	12,416 00

BANK RETURNS.

	CUMBERLAND.		WARREN.		SOUTH KINGSTOWN.	
	Woonsocket Falls.	Hope.	Warren.	Landholders.	South County.	
DUE FROM THE BANKS.						
Capital Stock actually paid in, . .	125,000 00	125,000 00	150,000 00	150,000 00	30,195 00	
Bills in circulation,	31,856 75	16,463 00	46,622 25	32,903 00	21,777 00	
Deposits on interest,	337 86	- -	- -	4,258 00	- -	
Deposits not on interest,	8,469 95	8,565 08	20,671 89	1,214 33	7,766 66	
Debts due to other Banks,	7,000 00	7,984 10	3,891 46	- -	2,209 89	
Dividends unpaid,	- -	- -	- -	664 50	- -	
Net profits on hand,	6,651 49	13,302 52	8,391 28	7,834 22	1,881 10	
Total amount of liabilities,	179,316 05	171,314 70	229,576 88	196,874 05	63,829 65	
RESOURCES OF THE BANKS.						
Debts due from Directors,	12,371 24	4,948 55	15,238 48	21,045 00	6,768 47	
“ due from other Stockholders, . .	6,425 00	6,989 00	20,862 00	29,150 00	10,685 17	

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Debts due from all others, . . .	146,137 07	156,050 33	181,116 74	139,343 06	42,978 80
Specie actually in Bank, . . .	2,758 16	2,704 62	2,046 93	1,806 89	301 21
Bills of other Banks, . . .	1,252 70	453 00	3,222 00	630 00	1,096 00
Deposits in other Banks, . . .	5,651 88	169 20	1,190 73	1,899 10	2,000 00
Amount of its own Stock held by the Bank,	- -	- -	- -	- -	- -
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	- -	- -	3,400 00	3,000 00	- -
Real Estate,	4,720 00	- -	2,500 00	- -	- -
Other property,	- -	- -	- -	- -	- -
Total amount of resources, . . .	179,316 05	171,314 70	229,576 88	196,874 05	63,829 65
Increase of Capital since last return,	- -	- -	- -	- -	- -
Par value of Shares,	50 00	100 00	50 00	50 00	- -

BANK RETURNS.

	CUMBERLAND.	WARREN.			SOUTH KINGSTOWN.	
	Woonsocket Falls. April 2, 1851. 3½ pr ct. 6 mo. 4,375 00	Hope. Aug. 1, 1851. 3½ pr ct. 6 mo. 4,375 00	Warren. July, 1851. 4 pr cent. 6 mo. 6,000 00	Landholders. May 7, 1851. 4 pr cent. 6 mo. 6,000 00	South County. Bank went in- to operation June 23, 1851.	
Date, rate pr ct. and amount of dividend,						
Amount of suspended paper consid- ered bad or doubtful,	500 00	- -	- -	- -	- -	
Reserved profits at the time of the last Dividend,	2,645 98	12,187 32	5,364 39	5,772 31	- -	
Amount loaned on pledges of Stock in the Bank,	- -	8,499 00	15,629 48	7,593 00	965 00	
Amount and description of Stock held as collateral security for loans. See notes.						
Debts due and not paid,	7,525 00	3,920 96	634 18	19,419 00	- -	
Largest amount of indebtedness from any one person or firm,	22,000 00	21,200 00	10,700 00	24,050 00	15,000 00	
Amount of bills in circulation under five dollars,	Unknown.	5,249 00	9,757 25	Sept. 11. 10,070 00	8,050 00	

	S. KINGSTOWN.		NORTH-KINGSTOWN.		NORTH PROVIDENCE.	
	Wakefield.	Naragansett.	North Kingstown.	N. E. Pacific.	North Providence.	
DUE FROM THE BANKS.						
Capital Stock actually paid in, . .	90,950 00	50,000 00	75,000 00	128,000 00	108,850 00	
Bills in Circulation,	17,264 00	32,330 00	41,271 00	44,352 50	34,400 00	
Deposits on interest,	600 00	2,786 74	47 02	-	-	
Deposits not on interest,	2,720 15	7,157 88	6,531 99	21,650 53	27,850 39	
Debts due to other Banks,	118 45	251 00	-	760 96	4,035 32	
Dividends unpaid,	-	350 00	365 75	911 00	-	
Net profits on hand,	9,333 94	10,649 80	3,189 66	7,372 96	4,315 84	
Total amount of liabilities, - . .	120,986 54	103,525 42	126,405 42	203,047 95	179,451 55	
RESOURCES OF THE BANK.						
Debts due from Directors,	9,817 00	4,200 00	2,547 66	11,820 33	21,467 51	
Debts due from other Stockholders, . .	11,128 61	345 00	1,160 00	910 80	3,015 00	

BANK RETURNS.

	S. KINGSTOWN.		NORTH KINGSTOWN.			NORTH PROVIDENCE.	
	Wakefield.	Narragansett.	North Kingstown.	N. E. Pacific.	North Providence.		
Debts due from all others, . . .	92,731 67	90,283 83	115,206 09	178,836 17	147,235 88		
Specie actually in Bank, . . .	2,306 17	1,364 60	1,181 13	1,050 13	2,122 16		
Bills of other Banks, . . .	64 00	1,412 43	304 00	5,199 43	4,811 00		
Deposits in other Banks, . . .	3,439 09	4,191 89	4,873 54	2,754 12	-		
Amount of its own Stock held by the Bank, . . .	-	-	-	-	-		
Amount and description of Stock in other Banks, and of other Stock, owned by the Bank, . . .	-	-	-	-	-		
Real Estate, . . .	1,500 00	1,727 67	908 00	2,476 97	-		
Other property, . . .	-	-	225 00	-	800 00		
Total amount of resources, . . .	120,986 54	103,525 42	126,405 42	203,047 95	179,451 55		
Increase of Capital since last return,	40,950 00	-	-	100 00	2,550 00		

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Par value of Shares,	50 00	50 00	50 00	50 00	50 00
Date, rate pr ct. and amount of dividend, April 4, 1851. 5 per cent. 2,500 00	50 00	50 00	50 00	50 00	50 00
Amount of suspended paper considered bad or doubtful,	-	-	2,182 00	5,116 00	5,330 00
Reserved profits at the time of the last Dividend,	1,987 78	8,660 81	2,865 13	5,751 59	3,563 67
Amount loaned on pledges of Stock in the Bank,	13,971 01	2,245 00	300 00	766 00	-
Amount and description of Stock held as collateral security for loans. See notes.					
Debts due and not paid,	-	3,525 00	15,402 43	8,492 80	2,090 00
Largest amount of indebtedness from any one person or firm,	10,000 00	11,250 00	11,500 00	16,704 37	11,458 71
Amount of bills in circulation under five dollars,	Sept. 12. 3,969 00	Sept. 10. 12,857 00	Sept. 15. 13,294 00	Sept. 10. 16,447 50	Sept. 13. 12,085 00

BANK RETURNS.

	WESTERLY.			SCITUATE.	
	N. PROVIDENCE				
	People's.	Hopkinton.	Phenix.	Washington.	Citizens' Union.
DUE FROM THE BANKS.					
Capital Stock actually paid in, .	88,700 00	50,000 00	100,000 00	150,000 00	40,000 00
Bills in Circulation, . . .	51,039 00	25,487 00	22,238 00	45,435 00	19,810 00
Deposits on interest, . . .	- -	2,200 00	- -	1,602 16	100 00
Deposits not on interest, . . .	35,582 09	984 89	6,135 42	8,262 69	5,276 95
Debts due to other Banks, . .	400 00	11,442 69	2,070 00	1,459 79	- -
Dividends unpaid,	- -	956 00	681 75	2,741 50	84 86
Net profits on hand,	6,191 96	589 08	11,750 72	12,989 89	685 77
Total amount of liabilities, - .	181,913 05	91,659 66	142,875 89	222,491 03	65,957 58
RESOURCES OF THE BANK.					
Debts due from Directors, . .	8,301 28	5,056 40	16,973 00	41,318 20	2,175 00
Debts due from other Stockholders, .	3,681 20	11,826 00	4,575 00	11,473 26	1,566 50

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Debts due from all others, . . .	146,430 41	68,021 97	114,718 53	153,691 66	36,383 89
Specie actually in Bank, . . .	2,583 57	761 19	2,837 06	3,063 94	2,526 89
Bills of other Banks, . . .	5,047 25	522 23	2,572 30	1,007 60	864 00
Deposits in other Banks, . . .	15,869 34	3,078 02	- -	4,436 37	3,887 82
Amount of its own Stock held by the Bank, . . .	- -	- -	- -	- -	10,053 48
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank, . . .	- -	- -	- -	Nashville Insurance and Trust Company 5,000 00	8,000 00 In Bank of North America.
Real Estate, . . .	- -	2,393 85	1,200 00	2,500 00	- -
Other property, . . .	- -	- -	- -	- -	500 00
Total amount of resources, . . .	181,913 05	91,659 66	142,875 89	222,491 03	65,957 58
Increase of Capital since last return,	13,700 00	39,660 00	- -	- -	- -
Par value of shares, - .	50 00	50 00	50 00	50 00	50 00

BANK RETURNS.

	N. PROVIDENCE	WESTERLY.			SCITUATE.
	People's. July 7, 1851. 8 per cent. 3,444 00	Hopkinton. Aug. 5, 1851. 4 per cent. 2,000 00	Phenix. July 2, 1851. 6 per cent. 3,000 00	Washington. Aug. 22, 1851. 3½ pr ct. 6 mo. 5,250 00	Citizen's Union. July 5, 1851. 7 per cent. 1,400 00
Date, rate pr ct. and amount of dividend,					
Amount of suspended paper considered bad or doubtful,	-	763 00	-	-	189 00
Reserved profits at the time of the last Dividend, -	3,743 66	414 93	10,202 71	12,216 29	296 65
Amount loaned on pledges of Stock in the Bank,	-	400 00	9,465 00	10,993 81	1,605 00
Amount and description of Stock held as collateral security for loans. See Notes.					
Debts due and not paid,	636 38	1,775 00	5,838 00	5,464 96	1,897 00
Largest amount of indebtedness from any one person or firm,	6,262 64	12,750 00	10,513 00	30,300 00	8,500 00
Amount of bills in circulation under five dollars,	20,954 00	-	Sept. 9. 9 569 00	Sept. 10. 13,388 00	Sept. 8. 4,500 00

	CRANSTON.	EXETER.	TIVERTON.	GLOCESTER.	FOSTER.
	Cranston.	Exeter.	Fall River Union.	Franklin.	Mount Vernon.
DUE FROM THE BANKS.					
Capital Stock actually paid in, .	25,000 00	21,330 00	199,850 00	38,000 00	60,000 00
Bills in Circulation, . . .	13,829 00	13,669 00	67,111 00	24,888 00	25,927 00
Deposits on interest, . . .	4,000 00	- -	22,387 01	1,665 39	- -
Deposits not on interest, . . .	6,658 19	- -	18,406 50	2,356 82	318 00
Debts due to other Banks, . . .	- -	- -	18,462 28	- -	5,566 81
Dividends unpaid, . . .	70 00	1,836 30	682 00	- -	877 34
Net profits on hand, . . .	821 89	150 33	17,973 15	2,517 41	2,198 55
Total amount of liabilities, - .	50,379 08	36,985 63	344,871 94	69,427 62	94,887 70
RESOURCES OF THE BANK.					
Debts due from Directors, . . .	6,350 00	2,843 41	31,971 22	6,464 46	4,622 36
Debts due from other Stockholders, .	1,150 00	548 90	11,375 64	3,606 00	2,363 33

BANK RETURNS.

	CRANSTON.	EXETER.	TIVERTON.	GLOUCESTER.	FOSTER.
Debts due from all others,	Cranston. 32,982 77	Exeter. 28,440 01	East River Union. 269,675 77	Franklin. 48,218 35	Mount Vernon. 68,416 26
Specie actually in Bank,	1,688 08	1,826 10	4,330 43	2,529 57	2,070 75
Bills of other Banks,	1,037 00	173 00	7,536 09	1,458 44	183 00
Deposits in other Banks,	3,501 23	1,135 14	13,479 79	5,080 17	-
Amount of its own Stock held by the Bank,	-	-	-	-	7,792 00
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	3,000 00 In Bank of North America.	2,000 00 In Bank of North America.	-	-	5,000 00 In Bank of North America.
Real Estate,	-	-	6,500 00	2,073 63	4,450 00
Other property,	670 00	19 07	-	-	-
Total amount of resources,	50,379 08	36,985 63	344,871 94	69,427 62	94,887 70
Increase of Capital since last return,	-	-	37 50	-	-

Par value of Shares,	25 00	18 00	100 00	38 00	16 00
Date, rate pr ct. and amount of dividend,	July, 1851. 7 per cent. 875 00	Sept. 1, 1851. 7 per cent. 1,493 10	July 5, 1851. 7 per cent. 7,000 00	April 7, 1851. 8 per cent. 1,520 00	Sept. 1, 1851. 3½ pr cent. 6 mo 1,875 00
Amount of suspended paper considered bad or doubtful,	- -	1,069 77	9,682 50	598 00	13,653 76
Reserved profits at the time of the last Dividend,	207 38	150 33	15,000 00	1,210 34	1,959 08
Amount loaned on pledges of Stock in the Bank,	750 00	1,290 90	18,778 64	6,470 46	1,400 00
Amount and description of Stock held as collateral security for loans. See notes.					
Debts due and not paid,	1,737 00	- -	31,416 28	10,200 83	4,141 31
Largest amount of indebtedness from any one person or firm,	12,170 00	5,000 00	28,346 93	6,200 00	4,500 00
Amount of bills in circulation under five dollars,	3,228 00	- -	12,176 00	Oct. 10. 4,229 00	7,500 00

BANK RETURNS.

	COVENTRY.		E. GREENWICH.		BURRILLVILLE.	
	Coventry.	Kent.	R. Island Central.	Granite.		
DUE FROM THE BANKS.						
Capital Stock actually paid in, . .	43,530 00	40,000 00	81,960 00	35,000 00	-	-
Bills in circulation,	26,530 00	15,037 00	21,575 00	See note.	-	-
Deposits on interest,	- -	- -	- -	- -	-	-
Deposits not on interest, . . .	2,327 94	3,045 00	8,781 50	4,084 00	-	-
Debts due to other Banks, . . .	- -	500 00	- -	- -	-	-
Dividends unpaid,	* - -	- -	2,128 83	- -	-	-
Net profits on hand,	1,328 03	2,250 41	463 11	- -	-	-
Total amount of liabilities, . .	73,328 97	60,787 86	114,928 44	39,084 00	-	-
RESOURCES OF THE BANKS.						
Debts due from Directors, . .	204 00	496 00	2,116 00	- -	-	-
“ due from other Stockholders, .	1,775 00	1,298 04	2,000 00	15,198 71	-	-

*Dividends unpaid in the return, not added to the liabilities, \$338 80.

Debts due from all others,	.	.	67,145 50	52,609 35	103,516 08	11,148 72	-	-
Specie actually in Bank,	.	.	1,322 78	2,634 20	2,444 08	71 55	-	-
Bills of other Banks,	.	.	860 43	1,216 00	225 00	500 00	-	-
Deposits in other Banks,	.	.	1,011 26	1,736 51	355 38	-	-	-
Amount of its own Stock held by the Bank,	.	.	-	-	-	-	-	-
Amount and description of Stock in other Banks, and of other Stocks owned by the Bank,	.	.	-	-	-	-	-	-
Real Estate,	.	.	-	-	4,053 90	1,400 00	-	-
Other property,	.	.	1,000 00	797 76	218 00	16 50	-	-
Total amount of resources,	.	.	73,328 97	60,787 86	114,928 44	28,335 48	-	-
Increase of Capital since last return,			28,370 00	-	-	-	-	-
Par value of Shares,	.	.	50 00	40 00	15 00	5 00	-	-

BANK RETURNS.

	COVENTRY.		E. GREENWICH.		BURRILLVILLE.
	Coventry.	Mount Vernon	R. Island Central.	Granite.	
Date, rate pr ct. and amount of dividend,	July 15, 1851. 34 pr cent. 6 mo * 1,272 60	May 31, 1851. 4 pr ct. 6 mo 1,600 00	Sept. 5, 1851. 2 pr ct. 6 mo. 1,639 20	Nov. 15, 1851. 6 per cent. 1,050 00	-
Amount of suspended paper considered bad or doubtful,	-	-	22,169 93	20,852 75	-
Reserved profits at the time of the last Dividend,	838 30	1,486 88	356 95	44 89	-
Amount loaned on pledges of Stock in the Bank,	279 00	1,964 04	2,750 19	-	-
Amount and description of Stock held as collateral security for loans. See notes.					
Debts due and not paid,	1,217 00	2,960 00	23,086 39	† 4,234 00	-
Largest amount of indebtedness from any one person or firm,	5,000 00	7,600 00	17,300 00	10,503 81	-
Amount of bills in circulation under five dollars,	Sept. 13. 12,061 00 *On Capital of \$36,360.	Oct. 10. 4,644 00	3,570 00	-	-
			† \$10,748 52 deficiency in Granite Bank, to balance.		

SEPTEMBER 8, 1851.

47

AGGREGATE.

	26 Banks in Providence.	43 Banks out of Providence.	Total—69 Banks.
DUE FROM THE BANKS.			
Capital Stock actually paid in, . .	9,518,810 00	3,487,350 60	12,906,160 60
Bills in circulation,	1,831,339 75	1,245,661 00	3,077,000 75
Deposits on interest,	159,496 85	46,234 62	205,731 47
Deposits not on interest,	1,133,590 04	527,811 94	1,661,401 98
Debts due to other Banks,	831,798 43	102,411 64	934,210 07
Dividends unpaid,	21,409 84	21,440 78	42,850 62
Net profits on hand,	592,708 94	189,919 57	782,628 51
Total amount of liabilities, . . .	14,000,193 99	5,621,113 69	19,621 307 68
RESOURCES OF THE BANKS.			
Debts due from Directors,	261,914 39	708,079 19	969,993 58
“ due from other Stockholders, .	303,348 49	298,192 35	601,540 84
Debts due from all others,	12,031,936 87	4,267,914 70	16,299,851 57
Specie actually in Bank,	177,078 16	100,637 82	277,715 98

BANK RETURNS.

AGGREGATE.

	26 Banks in Providence.	43 Banks out of Providence.	Total—69 Banks.
Bills of other Banks,	525,464 24	100,841 69	626,305 93
Deposits in other Banks,	428,464 04	200,569 37	629,033 41
Amount of its own Stock held by the Bank,	1,484 50	35,621 20	37,105 70
Amount and description of Stock in other Banks, and of other Stock, owned by the Bank,	36,256 47	83,447 87	119,704 34
Real Estate,	184,867 52	86,673 62	271,541 14
Other property,	6,309 28	7,581 51	13,890 79
Total amount of resources,	14,000,193 99	*5,610,365 17	*19,610,559 16
Increase of Capital since last return,	447,390 00	147,292 50	594,682 50
Amount of Dividend, - - -	319,150 26	120,604 15	439,754 41
Amount of suspended paper considered bad or doubtful, - - -	35,733 20	82,332 58	118,065 78
		*10,748 52 deficiency in Granite Bank, to balance.	

Reserved profits at the time of the last Dividend,	392,575 30	135,160 12	527,735 42
Amount loaned on pledges of Stock in the Bank,	156,550 94	236,872 18	393,423 12
Debts due and not paid,	119,598 93	279,424 98	399,023 91
Amount of bills in circulation under five dollars,	669,977 40	313,443 25	983,420 65

Average semi-annual Dividend of Banks in Providence,	3 ¹¹ / ₁₆
“ “ “ of Banks out of Providence,	3 ⁹¹ / ₁₆₄
“ “ “ of all the Banks,	3 ¹⁵⁷ / ₃₀₀

NOTES.

DESCRIPTION OF STOCK IN OTHER BANKS AND OTHER STOCKS OWNED BY BANKS IN THIS STATE.

<i>American.</i>	
Stock in What Cheer Corporation,	\$12,511 92
<i>Phenix Bank, Providence.</i>	
Stock in What Cheer Corporation,	23,744 55
<i>Smithfield Exchange Bank.</i>	
Stock in Bank of North America, Providence,	9,350 00
<i>Globe Bank, Woonsocket.</i>	
Stock in Southbridge Bank,	1,000 00
Stock in Print Works,	94654
<i>Smithfield Union Bank.</i>	
Washington Insurance Stock,	480 00
<i>Cranston Bank.</i>	
Stock in Bank of North America,	3,000 00
<i>Citizens Union Bank.</i>	
Stock in Bank of North America,	8,000 00
<i>Washington Bank.</i>	
100 Shares Nashville Insurance and Trust Company,	5,000 00
<i>Mount Vernon Bank.</i>	
Stock in Bank of North America,	5,000 00
<i>Bristol Bank.</i>	
Stock in Blackstone Canal Bank,	600 00
<i>Commercial Bank, Bristol.</i>	
Stock in Bristol Steam Mill Company,	4,500 00
Stock in Pokanoket Steam Mill Company,	3,733, 33
<i>Landholders Bank.</i>	
Stock in Bank of North America,	3,000 00
<i>Warren Bank.</i>	
Stock in Arcade, Mechanics, and Eagle Banks, Providence,	3,400 00
<i>City Bank.</i>	
This amount, “ \$13,176 81 debts due and not paid,” is secured by mortgages.	

BANK RETURNS.

51

North Kingstown Bank.

Of the \$15,402 4: "debts due and not paid," \$12,000 are secured by mortgages.

Rhode-Island Central Bank.

Amount of suspended paper, \$22,169 93, of which 14,069 93 is considered bad or doubtful.

Phenix Bank, Westerly.

Amount of debts due from all others, 114,718 53,—of this amount, \$4,192 is for stolen bills redeemed.

Granite Bank.

What bills were in circulation are supposed to have been burnt. This bank has not issued any bills for about eight years.

Eagle Bank, Bristol.

On the 9th of September, stock notes were reduced to \$7,600.

People's Bank.

This dividend made on a capital of \$86,100.

Rail Road Bank.

Recently gone into operation—not reported.

STOCK HELD AS COLLATERAL SECURITY FOR LOANS.

New England Commercial Bank, Newport.

75 shares Vermont Central Rail Road Stock for note of 2,000 00

Newport Exchange Bank.

Vermont and Canada Rail Road Stock for loan of 5,000 00

The \$10,380 other stocks held by this Bank, are 7 per cent.

Water Loan of the City of New York, 10,000 00

Citizens Fire Insurance Company of Williamsburg, N. Y. 380 00

Rhode-Island Union Bank.

Bank Stock in the City of Boston not reckoned in their resources, 2,250 00

Rhode-Island Bank.

Amount of stocks held as collateral not reckoned in their resources, 14,214 00

Traders Bank, Newport.

4 Bonds of \$1,000 each, of the Michigan Central Railroad,

8 per cent. convertible, to secure the sum of 4,000 00

\$2,500 Fall River Rail Road, to secure, 2,300 00

\$2,500 in Delaware and Raritan Canal Company, and

Camden and Amboy Rail Road, to secure 2,500 00

\$5,000 Stock in the Vermont and Canada Rail Road, 5,000 00

4 Shares in Coddington Manufacturing Company, 1,000 00

The \$18,000 placed as the largest indebtedness of any person or firm in this Bank, includes a trust debt of \$8,000, collaterally secured.

Hopkinton Bank.

Holds mortgage as collateral on a loan of	6,000 00
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Freeman's Bank, Bristol.

Boston City Stock,	1,500 00
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NOTES.

Mechanics and Manufacturers Bank, Providence.

Towards the payment of the deficiency in this Bank of the late cashier of \$43,070 03, this Bank holds real estate valued at \$11,525 —also 866 shares in Lake Erie, Northern and Southern Michigan Telegraph Companies, for which, there being no sale at present, no price can be fixed.

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Seventy Banks. Railroad Bank, just commencing operations, not reported.

26 Banks in Providence.

44 Banks out of Providence, including the Railroad Bank, not reported,

ABSTRACT

EXHIBITING THE CONDITION

OF THE

ERRATA.

BANKS.

Total amount of Resources.

Blackstone Canal Bank, Providence, for 933,925 06 read 933,926 06
page 6.

Exchange Bank, Providence, for 649,656 32, read 649,656 82, p. 9.

Par value of Shares.

Exchange Bank, Smithfield, for 30, read 40, page 25.

Citizens' Union Bank, Scituate, for 50, read 25, page 39

Bills in Circulation.

Coventry Bank, Coventry, for 26,530 00, read 26,143 00, p. 42.

R. I. Central, East Greenwich, for 21,575 00, read 21,595 00, p. 45.

Deposits not on Interest.

Kent, Coventry, for 3,045 00, read 3,000 45, page 45.

Name of Bank.

Page 45, for Mount Vernon, read Kent.

AGGREGATE.—*Capital Stock actually paid in.*

26 Banks in Providence, for 9,518,810 00, read 9,418,810 00, p. 47.

INSTITUTIONS FOR SAVINGS.

Woonsocket, Number of Depositors, for 612 read 672, page 9.

Wakefield, Amount of reserved profits at time of dividend, for
4,115,92 read 115,92, page 10.

SECRETARY OF STATE.

PROVIDENCE;
PRINTED BY SAYLES & MILLER.
1851.



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1890

THE JOURNAL OF THE

1890

ABSTRACT
EXHIBITING THE CONDITION
OF THE
INSTITUTIONS FOR SAVINGS
IN RHODE-ISLAND,
ON THE
FIRST MONDAY OF OCTOBER,
1851,
FROM THE RETURNS MADE TO THE GENERAL ASSEMBLY AT ITS
ANNUAL OCTOBER SESSION.

BY ASA POTTER,
SECRETARY OF STATE.

PROVIDENCE;
PRINTED BY SAYLES & MILLER.
1851.

Each incorporated Institution for Savings in this State is required by law to make to the General Assembly, annually, at the October session, and on or before the first Thursday thereof, a return of its situation on the first Monday of said month of October. The nature and form of the returns to be made are stated in detail in the second section of the act of January, 1849, requiring said returns.

PROVIDENCE INSTITUTION FOR SAVINGS.

Amount of Deposits,		\$993,728 67
Number of Depositors	6,356	
of sums under \$100,	3,139	
of \$100 and under \$200,	1,316	
of \$200 and under \$500,	1,648	
of \$500 and under \$1000,	241	
of \$1000 and upwards,	12	
Largest amount due to any one depositor,	\$1,573 25	
Amount invested in bonds and mort- gages,	631,762 26	
" of Funds invested in Bank Stocks,	207,550 00	
United States 6 per cent. Stock	35,800 00	
Boston Water Scrip	15,000 00	
Amount loaned on personal security,	23,640 00	
" of cash on hand,	10,407 26	
" of special deposit, on interest,	20,000 00	
" of profits on hand,		87,930 85
" of loan to city of Providence,	137,500 00	
	<u>1,081,659 52</u>	<u>1,081,659 52</u>
Amount and rate per cent. of last dividend,	42,592 96	6 pr ct. pr. an.
Average rate of dividends for the last three years, $5\frac{1}{2}$ per cent.		
Amount of reserved profits at the time of last dividend,		51,582 42
Amount of deposits not liable to be claimed by individuals,	None.	

BANK STOCK.—Manufacturers \$22,400; Blackstone Canal \$26,-
250; Union \$17,950; Merchants \$14,100; Providence \$15,400;
Arcade \$2,000; North America \$30,000; State \$7,500; Roger
Williams \$10,650; Mechanics \$9,700; Exchange \$8,100; Eagle
\$13,400; Phenix \$3,650; American \$8,800; Pawtuxet \$11,650;
Commerce \$6,000.

NEWPORT INSTITUTION FOR SAVINGS.

Amount of Deposits,	229,397 57	
Profits on hand,	1,058 91	
Number of Depositors	1,316	
of sums under \$100,	631	
of \$100 and under \$200	241	
of \$200 and under \$500	344	
of \$500 and under \$1000	93	
of \$1000 and upwards,	7	
Largest amount due to any one depositor,	\$1,500	
Amount invested in bonds and mortgages,	72,491 23	
Amount invested in Stocks,	109,771 70	
R. I. Bridge Stock, Newport,	1,196 00	
Providence and Worcester Railroad Bonds,	21,000 00	
Loaned to town of Newport,	3,500 00	
" to Manufacturing Corporations,	20,158 00	
" on personal security,	1,200 00	
Cash on hand,	1,139 55	
	<u>\$230,456 48</u>	<u>\$230,456 48</u>
Amount and rate per cent. of last dividend,	\$5,665 69	1½ pr ct. 3 mo.
Average rate of dividend for the last three years, 6 per cent. per ann.		
Amount of reserved profits at the time of the last dividend,		297 75
Amount of deposits not liable to be claimed,		Not known.

BANK STOCK.—Bank of Rhode-Island, Newport, \$1,600; Newport Bank, do. \$6,060; Rhode-Island Union, do. \$10,070; Merchants do. \$2,900; New England Commercial do. \$3,300; Traders do. \$2,000; Newport Exchange do. \$2,535; Bedford Commercial, New Bedford, Mass. \$600; Merchants do. 1,500; Mechaincs do. \$3,500; Marine do. 8,800; Fall River Bank, Fall River, Mass. 5,950; New England Pacific, North Providence, 1,000; Mechanics, Providence, 9,300; Eagle do. 2,233 37; Roger Williams do. 300; Weybosset do. 3,000; Arcade do. 3,350; American do. 5,308 33; Shawmut Bank, Boston, Mass. 4,940; Exchange do. 14,058 75; Granite do. 7,466 25; Bank of Commerce do. 10,000.

BRISTOL INSTITUTION FOR SAVINGS.

Amount of Deposits,	\$69,221 03	
Profits on hand at last dividend,	907 73	
Dividend No. 18, not paid,	1,751 29	
Expenses for last six months,	160 00	
Number of Depositors,	371	
of sums under \$100,	157	
of \$100 and under \$200,	84	
of \$200 and under \$500,	80	
of \$500 and under \$1000,	50	
Largest amount due any one depositor,	788 90	
Amount and rate per cent. of last dividend,	1,751 29	
At 6 per cent. per ann.		
Average rate of dividends for the last three years, 5½ per cent.		
Amount of deposits not liable to be claimed,	None.	
Amount invested in bonds and mortgages,	51,666 53	
Amount loaned on personal security,	19,447 02	
Amount of cash on hand,	926 50	
	<hr/> 72,040 05	<hr/> 72,040 05

PAWTUCKET INSTITUTION FOR SAVINGS.

Amount of Deposits,		\$285,805	41
Profits on hand,		8,225	20
Number of Depositor,	1,389		
of sums under \$100,	630		
of \$100 and under \$200,	302		
of \$200 and under \$500,	289		
of \$500 and under \$1000,	138		
of \$1000 and upwards,	30		
Largest amount due to any one depositor,	1,591	38	
Amount and rate per cent. } of last dividend,	7,260	91	
		3 per ct.	
Average rate of dividend for last three years, 6 per cent.			
Amount of reserved profits at time of last dividend,	4,123	19	
Amount of deposits not liable to be claimed,	None.		
Amount invested in bonds and mort- gages,	244,440	20	
Amount invested in stocks, viz. :	29,691	25	
Amount loaned on personal security,	12,368	67	
Amount of cash on hand,	7,530	49	
	294,030	61	294,030 61

BANK STOCK—New-England Pacific Bank, \$8,000 ; North-Providence, \$8,000 ; Bank of North America, \$2,000 ; Bank of Commerce, \$1,691 25.

10 bonds Providence and Worcester Railroad, of \$1000 each, \$10,000.

WARWICK INSTITUTION FOR SAVINGS.

Amount of Deposits,	\$205,580 27	
Profits on hand,	4,218. 95	
Number of Depositors,	848	
of sums under \$100,	346	
of \$100 and under \$200,	191	
of \$200 and under \$500,	189	
of \$500 and under \$1000,	84	
of \$1000 and upwards,	38	
Largest amount due any one depositor.	2,683 21	
Amount and rate per cent. of last dividend,	8,922 98	
At 5½ per cent.		
Average rate of dividends for the last three years, 5½ per cent.		
Amount of reserved profits at time of last dividend,	597 66	
Amount of deposits not liable to be claimed,	None.	
Amount invested in bonds and mortgages,	166,804 79	
Secured by Stock in Roger Williams Bank,	1,000 00	
" " in Arcade Bank,	2,000 00	
Amount invested in Stock in Arcade Bank,	4,000 00	
" " Bank of N. America,	15,000 00	
" " American Bank;	15,000 00	
" " Centreville Bank,	1,600 00	
Amount premiums paid on Bank Stock,	1,666 12	
Amount loaned on personal security,		
Amount of cash on hand,	2,728 31	
	<hr/> 209,799 22	<hr/> 209,799 22

EAST-GREENWICH INSTITUTION FOR SAVINGS.

Amount of Deposits,		\$21,205 34
Profits on hand,		
Number of Depositors,	130	
of sums under \$100,	68	
of \$100 and under \$200,	23	
of \$200 and under \$500,	27	
of \$500 and under \$1000,	8	
of \$1000 and upwards,	2	
Dividend declared, 5 per cent. per ann.		
Amount invested in bonds and mort- gages,	19,185 00	
Amount in stock of R. I. Central Bank,	945 00	
Amount of cash on hand,	1,075 34	
	<u>21,205 34</u>	<u>21,205 34</u>

WOOSOCKET INSTITUTION FOR SAVINGS.

Amount of Deposits,	\$93,464 70	
Profits on hand,	5,234 41	
Number of Depositors	612	
of sums under \$100,	342	
of \$100 and under \$200,	152	
of \$200 and under \$500,	148	
of \$500 and under \$1000,	30	
Largest amount due to any one depositor,	\$689	
Amount and rate per cent. of last dividend,	\$3,831 05	
	6 per cent. per. ann.	
Average rate of dividends for the last three years, $5\frac{1}{4}$ per cent.		
Amount of reserved profits at time of last dividend,	2,737 80	
Amount of deposits not liable to be claimed by individuals, None.		
Amount invested in bonds and mort- gages,	54,700 00	
Amount invested in Woonsocket Falls Bank,	3,224 00	
Amount invested in Globe Bank, Smith- field,	416 00	
Amount invested in Railroad Bank, Woonsocket,	1,200 00	
Amount loaned on personal security,	36,275 28	
Amount of cash on hand,	2,883 83	
	<hr/> 98,699 11	<hr/> 98,699 11

WAKEFIELD INSTITUTION FOR SAVINGS.

Amount of Deposits,	8,830 82	
Profits on hand,	115 92	
Number of Depositors	79	
of sums under \$100,	43	
of \$100 and under \$200	23	
of \$200 and under \$500	11	
of \$500 and under \$1000	2	
Largest amount due to any one depositor,	\$500	
Amount and rate per cent. of last dividend, \$290 05 6 pr cent.*		
Amount of reserved profits at time of dividend,	4,115 92	
Amount loaned on personal security,	8,925 00	
Amount of cash on hand,	21 74	
	<hr/> \$8,946 74	<hr/> \$8,946 74

*This Institution commenced business on the 7th of October, 1850.

AGGREGATE OF SAVINGS INSTITUTIONS.

Amount of Deposits,	\$1,907,233 81
Profits on hand,	109,603 26
	<hr/>
	2,016,837 07
	<hr/>
Amount invested in Bonds and Mortgages,	1,241,050 01
Amount invested in Stocks,	461,393 95
Amount secured by Stocks,	3,000 00
Amount loaned on personal security,	101,855 97
Amount of cash on hand,	26,713 02
Amount of loans to various corporations,	161,158 00
Special Deposits, drawing interest,	20,000 00
Premiums paid for Bank Stock,	1,666 12
	<hr/>
	\$2,016,837 07
	<hr/>
Amount of reserved profits,	59,454 74
Amount of last dividends,	*70,314 93
Whole number of Depositors,	11,161
of sums under \$100,	5,356
of \$100 and under \$200	2,332
of \$200 and under \$500	2,736
of \$500 and under \$1000	646
of \$1000 and upwards,	89

*Amount of Dividend not stated in the return for East Greenwich Institution.

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